

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: GERALD S. WALL

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Case No. 5:18-bk-03323

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/07/2018.
- 2) The plan was confirmed on 05/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/16/2023.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,297.00.
- 10) Amount of unsecured claims discharged without full payment: \$591,152.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 54,846.43	
Less amount refunded to debtor(s)	\$ 16.96	
NET RECEIPTS		\$ 54,829.47

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 9,997.39	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,947.04	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 13,944.43
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA M. DORAN, ESQUIRE	Lgl	0.00	11,197.39	11,197.39	9,997.39	0.00
ACAR LEASING LTD	Uns	2,770.00	2,493.00	0.00	0.00	0.00
WYOMING VALLEY SANITARY	Sec	137.54	137.54	0.00	0.00	0.00
WYOMING VALLEY SANITARY	Uns	0.00	1,280.90	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,443.41	38,115.65	20,073.12	20,073.12	0.00
INTERNAL REVENUE SERVICE	Sec	69,646.04	67,366.77	18,356.00	18,356.00	0.00
INTERSTATE BUILDING MATERIALS	Uns	840.07	722.38	0.00	0.00	0.00
BERKHEIMER	Pri	20,000.00	1,386.90	1,089.52	1,089.52	0.00
BERKHEIMER	Uns	0.00	1,386.90	0.00	0.00	0.00
ACAR LEASING LTD	Uns	0.00	NA	NA	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	11,120.88	11,120.88	0.00	0.00	0.00
BANK OF AMERICA	Uns	809.00	809.52	0.00	0.00	0.00
LABORERS LOCAL NO 130	Pri	0.00	NA	NA	0.00	0.00
LABORERS LOCAL NO 130	Pri	0.00	NA	NA	0.00	0.00
LABORERS LOCAL NO 130	Pri	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Sec	143,428.00	142,639.12	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	6,286.77	6,286.77	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	9,721.00	9,998.35	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	1,819.77	3,129.47	0.00	0.00	0.00
COMMONWEALTH OF	Pri	20,000.00	2,079.63	1,616.27	1,366.40	0.00
COMMONWEALTH OF	Uns	0.00	2,079.63	0.00	0.00	0.00
UGI UTILITIES, INC.	Uns	1,419.24	1,819.05	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Uns	377,739.00	377,739.45	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Uns	0.00	87,250.44	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Uns	0.00	59,600.77	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Uns	0.00	264,040.97	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Sec	121,189.00	123,020.86	0.00	0.00	0.00
HONESDALE NATIONAL BANK	Uns	0.00	123,020.86	0.00	0.00	0.00
CARPENTERS COMBINED FUNDS	Pri	0.00	5,005.47	0.00	0.00	0.00
CARPENTERS COMBINED FUNDS	Uns	0.00	92,407.99	0.00	0.00	0.00
MESKO GLASS & MIRROR CO	Uns	0.00	3,700.00	0.00	0.00	0.00
STATE AUTO INSURANCE CO	Uns	96,100.00	96,151.12	0.00	0.00	0.00
ACAR LEASING LTD	Uns	0.00	2,923.55	0.00	0.00	0.00
PNC BANK	Sec	66,578.00	67,190.05	0.00	0.00	0.00
TOM PIZANO, TAX COLLECTOR	Sec	5,000.00	NA	NA	0.00	0.00
HAB DLT LEGAL	Pri	1,386.90	NA	NA	0.00	0.00
BLUEVINECAPITOL INC.	Uns	47,216.00	NA	NA	0.00	0.00
BOROUGH OF EXETER	Uns	1,105.33	NA	NA	0.00	0.00
BOROUGH OF EXETER	Uns	740.23	NA	NA	0.00	0.00
CHASE/BANK ONE CARD	Uns	26,449.00	NA	NA	0.00	0.00
GM FINANCIAL LEASING	Uns	14,769.00	NA	NA	0.00	0.00
PENN MEDICINE	Uns	614.00	NA	NA	0.00	0.00
PENNSYLVANIA AMERICAN WATER	Uns	462.10	NA	NA	0.00	0.00
PENNSYLVANIA AMERICAN WATER	Uns	108.62	NA	NA	0.00	0.00
PPL	Uns	641.00	NA	NA	0.00	0.00
WEST WYOMING BOROUGH SEWER	Uns	244.28	NA	NA	0.00	0.00
WVSA	Uns	242.83	NA	NA	0.00	0.00
WVSA	Uns	366.38	NA	NA	0.00	0.00
WVSA	Uns	688.81	NA	NA	0.00	0.00
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 18,356.00	\$ 18,356.00	\$ 0.00
TOTAL SECURED:	\$ 18,356.00	\$ 18,356.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 22,778.91	\$ 22,529.04	\$ 0.00
TOTAL PRIORITY:	\$ 22,778.91	\$ 22,529.04	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 0.00	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 13,944.43	
Disbursements to Creditors	\$ 40,885.04	
TOTAL DISBURSEMENTS:		\$ 54,829.47

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/11/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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